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The somewhat superficial and individualistic attitude matched by short-sighted and repressive legislation is pointed out. While recently a great deal has been written and said in this country, ". . . the contributions made by American students to the study of unemployment lack the concreteness, the fulness, and the general applicability characteristic of four or five of the standard English works" which they tend to follow. A fairly complete if somewhat brief discussion of the more important American studies is not wanting in the monograph, however. Two outstanding features of the problem in the United States are signaled out, the relation of immigration to unemployment, and the floating laborer. The arguments of both camps on the subject of immigration are presented without any definite conclusions by the author. We are only beginning to study the problem of the migratory worker, and the writer does not pretend to offer anything but a summary of the work done with a few sound suggestions of his own of a general character. To conclude, the monograph is a contribution for purposes of a serious community attack on this vital problem, now more important than ever in view of the industrial and personal maladjustments leading to unemployment that are the outgrowth of war conditions.

Index-Digest of Federal Reserve Act and Amendments. Second edition. Government Printing Office, 1918. 8vo, pp. 656. Paper, \$1.00. Buckram, \$1.25.

This edition of the *Index-Digest*, prepared by Charles S. Hamlin, member of the Federal Reserve Board, will be found of great convenience by students of banking. The first forty-nine pages give the text of the Federal Reserve act of December 23, 1913, as amended by the acts of August 4, 1914; August 15, 1914; March 3, 1915; September 7, 1916; June 21, 1917.

Pages 50 to 54 give the provisions of other acts which affect the Federal Reserve System. These acts are: The Farm Loan act, approved July 17, 1916; an act to authorize an issue of bonds to meet expenditures for the national security and defense, etc., approved April 24, 1917; and an act of May 18, 1916, authorizing the amendment of the postal savings system.

The index, which comprises the remainder of the volume, is unusually complete and intelligible. The citations refer to section, line, and page of the text.